

FIG. 1

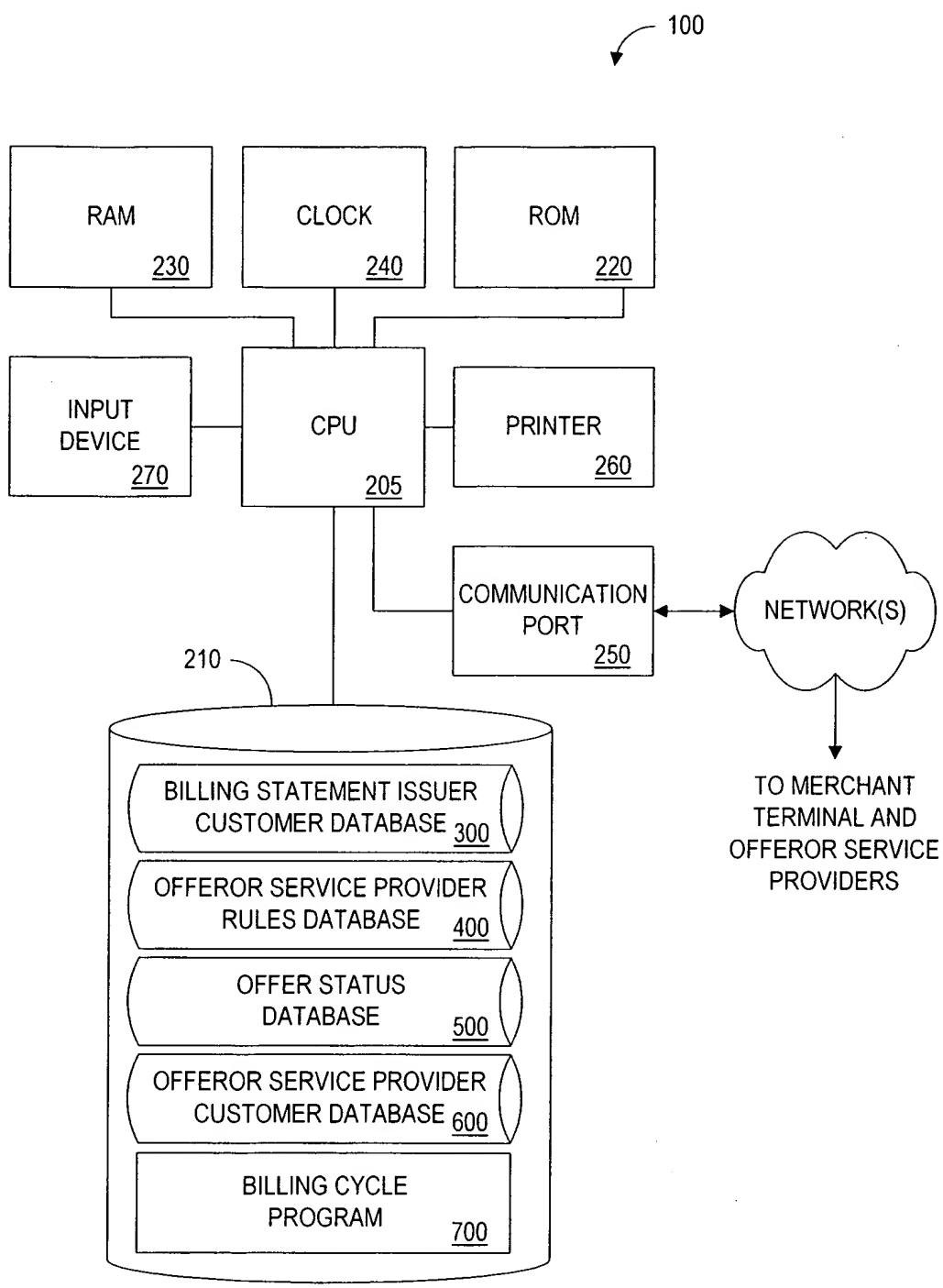


FIG. 2



BILLING STATEMENT ISSUER
CUSTOMER DATABASE 300



CUSTOMER NAME 330	BILLING ADDRESS 335	ACCOUNT IDENTIFIER 340	OUTSTANDING BALANCE 345	MINIMUM AMOUNT DUE 350	DUE DATE 355
BOB SMITH	123 MAIN ST. TOWN, STATE 09111	1234-1234	\$1,600.00	\$160.00	4/15/98
THOMAS JONES	436 PLAIN ST. CITY, STATE 23555	1234-5678	\$250.00	\$25.00	4/15/98
SUE JOHNSON	987 1ST AVE. CITY, STATE 09829	1234-9876	\$150.00	\$15.00	4/15/98
MARY MARTIN	876 VINE ST. TOWN, STATE 98765	1234-4565	\$350.00	\$35.00	4/15/98
JOHN DOE	345 BROADWAY CITY, STATE 23666	1234-2364	\$80.00	\$8.00	4/15/98

FIG. 3



OFFEROR SERVICE PROVIDER
RULES DATABASE 400



OFFER TYPE IDENTIFIER 430	OFFEROR SERVICE PROVIDER IDENTIFIER 435	OFFER RULES 440	MAXIMUM OFFER AMOUNT 445
1	AT&T	OFFER TO PAY UP TO MAXIMUM OFFER AMOUNT OF CUSTOMER'S MINIMUM AMOUNT DUE	\$75.00
		ONLY OFFER TO CUSTOMERS WITH ZIP CODES BEGINNING WITH 09	
2	CITIBANK VISA	OFFER TO PAY MAXIMUM OFFER AMOUNT TO CUSTOMER'S ACCOUNT	\$80.00
		ONLY OFFER TO CUSTOMERS WITH A CREDIT RATING > B	
3	AMERICA ONLINE	IF MAXIMUM OFFER AMOUNT \geq MINIMUM PAYMENT DUE, OFFER TO PAY CUSTOMER'S MINIMUM PAYMENT DUE	\$25.00
		ONLY OFFER TO CUSTOMERS WITH ZIP CODES BEGINNING WITH 23	

FIG. 4



OFFER STATUS DATABASE 500

ACQUISITION OFFER IDENTIFIER 530	OFFEROR SERVICE PROVIDER IDENTIFIER 535	CUSTOMER ACCOUNT IDENTIFIER 540	STATUS 545	OFFER AMOUNT 550	OFFER MAILING DATE 555	OFFER EXPIRATION DATE 560
77777	AT&T	1234-1234	OPEN	\$75.00	3/15/98	4/15/98
75643	AT&T	1234-9876	ACCEPTED	\$15.00	3/15/98	4/15/98
78257	AOL	1234-5678	ACCEPTED	\$25.00	3/15/98	4/1/98
72255	AOL	1234-2364	EXPIRED	\$8.00	3/15/98	4/1/98

505

510

515

520

FIG. 5



OFFEROR SERVICE PROVIDER
CUSTOMER DATABASE 600

OFFEROR SERVICE PROVIDER IDENTIFIER 630	CUSTOMER NAME 635	BILLING ADDRESS 640	ACCOUNT IDENTIFIER 645
605 AT&T	MARY MARTIN	876 VINE ST. TOWN, STATE 98765	22-66-988
610 AOL	SAM ROBERTS	456 MULBERRY ST. TOWN, STATE 04196	675-7800
615 AT&T	SUE JOHNSON	987 1ST AVE. CITY, STATE 09829	22-66-987
620 AOL	THOMAS JONES	436 PLAIN ST. CITY, STATE 23555	675-7799

FIG. 6

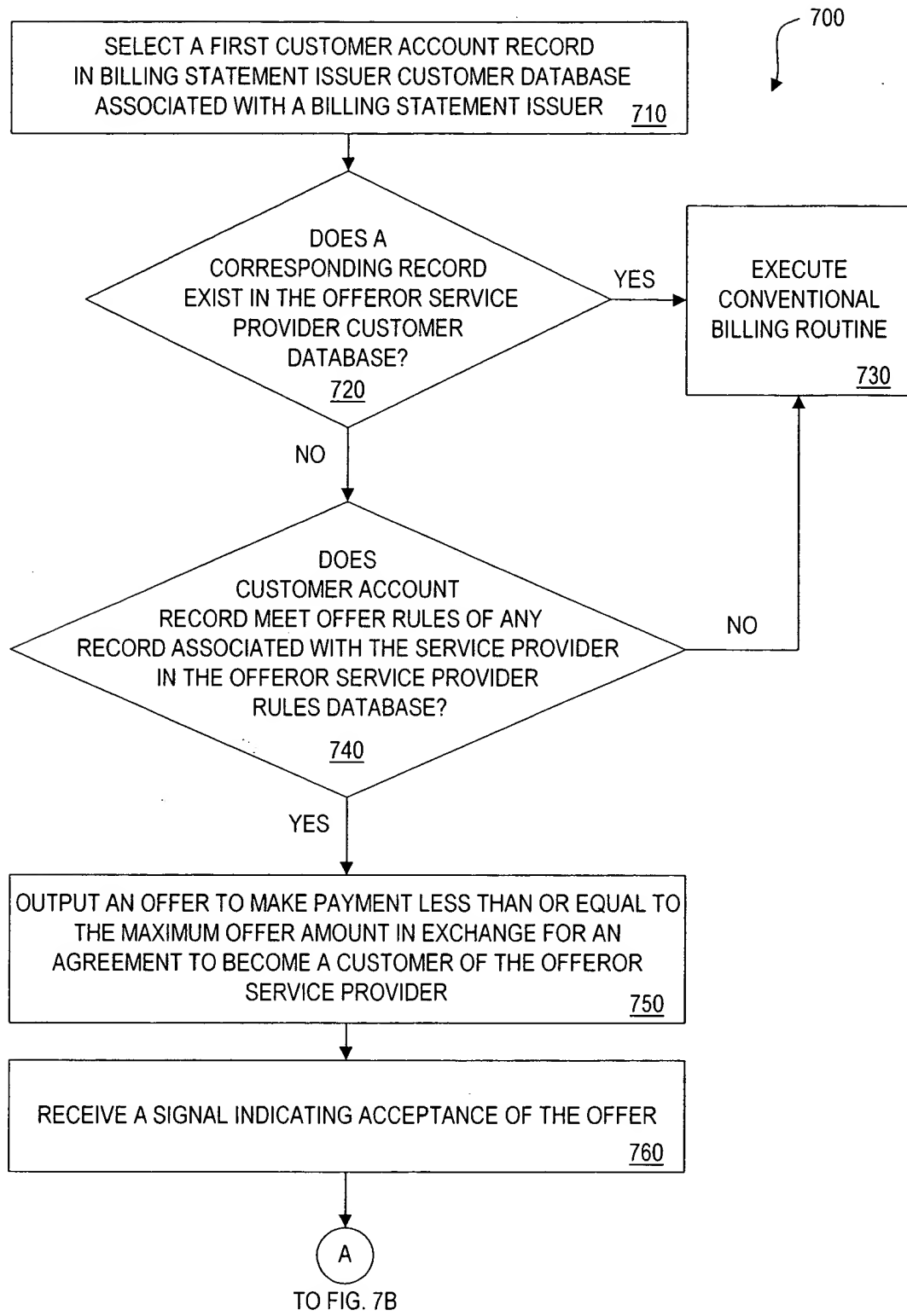


FIG. 7A

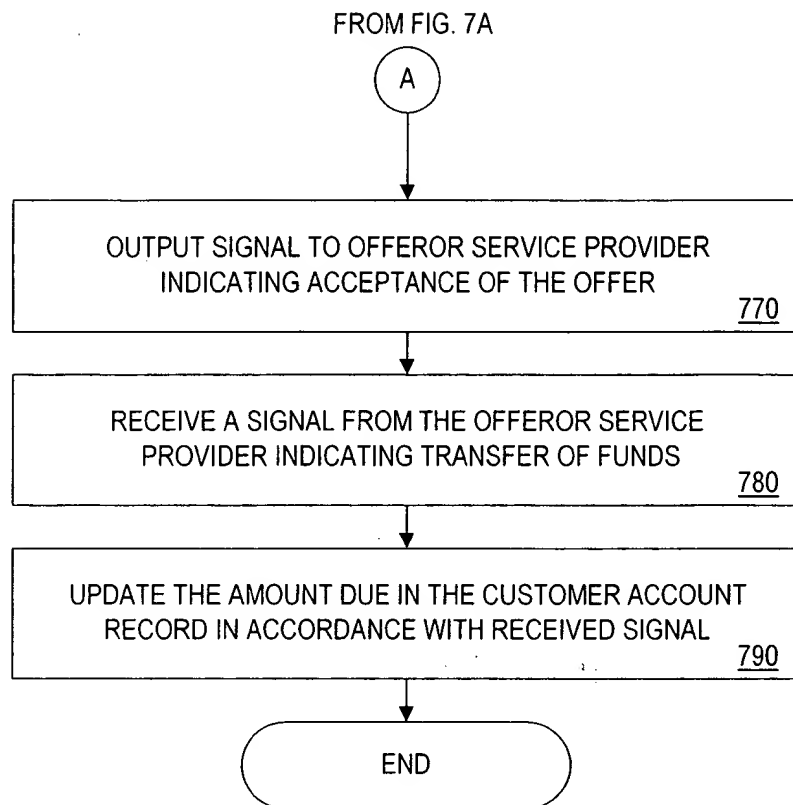


FIG. 7B



800

**BILLING STATEMENT**

Thomas Jones
436 Plain St.
City, State 23555

CUSTOMER ACCOUNT IDENTIFIER	PAYMENT DUE DATE	MINIMUM PAYMENT DUE
1234-5678	4/15/98	\$25.00

SERVICE DESCRIPTION**AMOUNT DUE**

SERVICE A	\$100.00
SERVICE B	\$50.00
SERVICE C	\$100.00

TOTAL OUTSTANDING BALANCE	\$250.00
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Internet Service Provider.

**PAYMENT PROCESSING
CENTER**
678 NICE PL.
FUNTOWN, USA 06660

CUSTOMER ACCOUNT IDENTIFIER 1234-5678

810

**FIG. 8**